

"Express Mail" Label No. EV 326933158 US
Date of Deposit September 5, 2003

PATENT
Attorney Docket No.: 040063-000110US

I hereby certify that this is being deposited with the United States Postal Service "Express Mail Post Office to Address" service under 37 CFR 1.10 on the date indicated above and is addressed to:

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

By: 
Cindy Bennett

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Gregory J. Sosville

Application No.: *Not yet assigned*

Filed: September 5, 2003

For: METHOD FOR PROVIDING
PROTECTION TO PROVIDERS
OF SELLER FINANCING

Examiner: *Not yet assigned*

Art Unit: *Not yet assigned*

INFORMATION DISCLOSURE
STATEMENT UNDER 37 CFR
§1.97 and §1.98

MAIL STOP: Patent Application

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

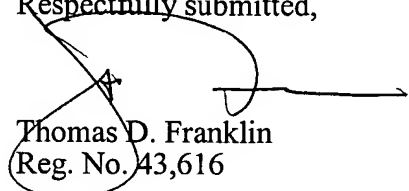
The references cited on attached form PTO/SB/08A is being called to the attention of the Examiner. Copies of the references are enclosed. It is respectfully requested that the cited references be expressly considered during the prosecution of this application, and the references be made of record therein and appear among the "references cited" on any patent to issue therefrom.

As provided for by 37 CFR 1.97(g) and (h), no inference should be made that the information and references cited are prior art merely because they are in this statement and no representation is being made that a search has been conducted or that this statement encompasses all the possible relevant information.

Applicant believes that no fee is required for submission of this statement.

However, if a fee is required, the Commissioner is authorized to deduct such fee from the undersigned's Deposit Account No. 20-1430. Please deduct any additional fees from, or credit any overpayment to, the above-noted Deposit Account.

Respectfully submitted,



Thomas D. Franklin
Reg. No. 43,616

TOWNSEND and TOWNSEND and CREW LLP
Two Embarcadero Center, 8th Floor
San Francisco, California 94111-3834
Tel: 303-571-4000
Fax: 303-571-4321
TDF:cmb
60032518 v1

Substitute for form 1449B/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet 1 of 1

Complete if Known

Application Number	Not yet assigned
Filing Date	September 5, 2003
First Named Inventor	Sosville, Gregory J.
Art Unit	Not yet assigned
Examiner Name	Not yet assigned
Attorney Docket Number	040063-000110US

U.S. PATENT DOCUMENTS+

Examiner Initials*	Cite No. ¹	Document Number Number Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	US-4,718,009	01-05-1988	Cuervo	
	AB	US-4,876,648	10-24-1989	Lloyd	
	AC	US-5,699,527	12-16-1997	Davidson	
	AD	US-5,774,883	06-30-1998	Andersen et al.	
	AE	US-5,911,135	06-08-1999	Atkins	
	AF	US-5,911,136	06-08-1999	Atkins	
	AG	US-5,926,800	07-20-1999	Baronowski et al.	
	AH	US-5,930,776	07-27-1999	Dykstra et al.	
	AI	US-6,067,533	05-23-2000	McCauley et al.	
	AJ	US-6,108,639	08-22-2000	Walker et al.	
	AK	US-6,236,973 B1	05-22-2001	Dillard	
	AL	US-6,292,788 B1	09-18-2001	Roberts et al.	
	AM	US-6,304,859 B1	10-16-2001	Ryan et al.	
	AN	US-6,356,878 B1	03-12-2002	Walker et al.	
	AO	US-6,363,360 B1	03-26-2002	Madden	
	AP	US-3,366,892 B1	04-02-2002	Altman et al.	
	AQ	US-6,460,021 B1	10-01-2002	Kirksey	
	AR	US-2001/0037274 A1	11-01-2001	Monticciolo	
	AS	US-2001/0056399 A1	12-27-2001	Saylor	
	AT	US-2002/0055900 A1	05-09-2002	Kansal	
	AU	US-2002/0065731 A1	05-30-2002	Schloss	
	AV	US-2002/0103750 A1	08-01-2002	Herzfeld	
	AW	US-2002/0120560 A1	08-29-2002	Morgan	
	AX	US-2002/0123910 A1	09-05-2002	Hereford et al.	
	AY	US-2002/0156655 A1	10-24-2002	Matsuda et al.	
	AZ	US-2002/0156709 A1	10-24-2002	Andrus et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
	BA					<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	BB		

Examiner Signature	Date Considered
--------------------	-----------------

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.